

IN THE CLAIMS:

Please amend claims 150, 166, and 175 as follows:

9 150. (Amended) A computer usable medium having computer readable code embodied therein for causing a computer to accumulate [accumulating] a payment and process [processing] a disbursement, the computer usable code comprising:

an initiation module configured to initiate a payment with disbursement information from a payor to a payee through a collector;

a transfer module configured to transfer to an accumulator agency the payment and the disbursement information from the collector;

a payment module configured to process from the agency to a bank the payment as a debit transaction; and

a disbursement module configured to process from the agency to an intermediary the disbursement information as an addendum transaction.

25 166. (Amended) A computer usable medium having computer readable code embodied therein for causing a computer to process [processing] a payment, the computer usable code comprising:

a first receiving module configured to receive payment information at a collector;

a sending module configured to send the payment information from the collector to an accumulator agency;

a second receiving module configured to receive at the accumulator agency payment information from the collector regarding the payment;

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